

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/16/11. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Belinda Jean O'Dell
 aka Belinda Jean Uder
 368 W. 2nd Street
 Lebanon, MO 65536

Case Number:
 11-60489-abf7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
 xxx-xx-8410

Attorney for Debtor(s) (name and address):
 Shari K. DeArmon
 Groce & DeArmon
 1705 N. Jefferson Ave.
 Springfield, MO 65803
 Telephone number: 417-862-3706

Bankruptcy Trustee (name and address):
 Thomas J. O'Neal
 Polsinelli Shughart, P.C.
 Suite 1200
 901 St. Louis Street
 Springfield, MO 65806
 Telephone number: 417-869-3353

Meeting of Creditors

Date: **April 15, 2011**

Time: **10:00 AM**

Location: **Bankruptcy Courtroom, 222 North John Q. Hammons Parkway, Springfield, MO 65806**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/14/11

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
 Kansas City, MO 64106
 Telephone Number: 816-512-1800
 VCIS Number toll free: 888-205-2527

For the Court:

Court Executive:
 Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 3/16/11

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 15 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access to the courthouse.

EXPLANATIONS

FORM B9A (11/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 3
 United States Bankruptcy Court
 Western District of Missouri

In re:
 Belinda Jean O'Dell
 Debtor

Case No. 11-60489-abf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-6

User: kostrow
 Form ID: b9a

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Mar 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2011.

db +Belinda Jean O'Dell, 368 W. 2nd Street, Lebanon, MO 65536-2906
 aty +Shari K. DeArmon, Groce & DeArmon, 1705 N. Jefferson Ave., Springfield, MO 65803-2820
 13893021 +Evans & Green, P.O. Box 10545, Springfield, MO 65808-0545
 13893022 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables, P.O. Box 725069, Atlanta, GA 31139.)
 13893025 +Mercantile Trust & Savings, P.O. Box 3455, Quincy, IL 62305-3455
 13893026 +Mid Missouri Bank, 1619 E. Independence, Springfield, MO 65804-3783
 13893027 +NCO Management Services, P.O. Box 1099, Langhorne, PA 19047-6099
 13893028 +Sears/Citibank, P.O. Box 6275, Sioux Falls, SD 57117-6275
 13893030 ++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001
 (address filed with court: Tower Loan, P.O. Box 320001, Flowood, MS 39232-0001)
 13893031 ++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001
 (address filed with court: Tower Loan., 846 E. Highway 32, Lebanon, MO 65536)
 13893029 +The CBE Group, P.O. Box 900, Waterloo, IA 50704-0900
 13893032 +Uder, Earl, 25250 Dade Road, Lebanon, MO 65536-7401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJONEAL.COM Mar 16 2011 20:13:00 Thomas J. O'Neal, Polsinelli Shughart, P.C.,
 Suite 1200, 901 St. Louis Street, Springfield, MO 65806-2511
 smg E-mail/Text: ecfnotices@dor.mo.gov Mar 16 2011 20:21:05 Missouri Department of Revenue,
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 13893018 EDI: ARSN.COM Mar 16 2011 20:13:00 Associated Recovery Systems, P.O. Box 469046,
 Escondido, CA 92046-9046
 13893019 EDI: HFC.COM Mar 16 2011 20:13:00 Direct Merchants Bank, P.O. Box 5241,
 Carol Stream, IL 60197-5241
 13893020 EDI: ESSL.COM Mar 16 2011 20:13:00 Dish Network, Dept. 0063, Palatine, IL 60055-0063
 13893023 +EDI: RMSC.COM Mar 16 2011 20:13:00 GEMB/J.C. Penney, P.O. Box 981402,
 El Paso, TX 79998-1402
 13893024 +EDI: HFC.COM Mar 16 2011 20:13:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
 13893035 EDI: WFNNE.COM Mar 16 2011 20:13:00 WFNNE/Dress Barn, P.O. Box 182789,
 Columbus, OH 43218-2789
 13893033 +EDI: WFFC.COM Mar 16 2011 20:13:00 Wells Fargo, P.O. Box 5445, Portland, OR 97228-5445
 13893034 +EDI: WFFC.COM Mar 16 2011 20:13:00 Wells Fargo Card Services, P.O. Box 10347,
 Des Moines, IA 50306-0347

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2011

Signature:

